FEMA – FAQ

- **Is my property in the out of the Flood Zone?**

  Those with questions about the new mapping changes and whether or not their property is affected are asked to view the FEMA Maps at http://www.cityofwoodland.org, send an email to floodzone@cityofwoodland.org, or call the City's hotline at (530) 668-7030 to leave a question.

- **How do I get reimbursed from FEMA if I have already paid my premium?**

  Contact your insurance agent or mortgage company.

- **Do I have to have flood insurance if my property is in Zone X?**

  When viewing the new maps (online at the City of Woodland's web page) first locate your property on the; the map has different colors that designate different flood potential:
  The darkest grey is an AE Zone and is within the Flood Hazard Area and requires flood insurance.
  The light grey is Zone X, and is within a 200-year flood zone, but does not require flood insurance.
  The white area is Zone X and does not require flood insurance.

- **Currently I have a LOMR letter in an AE Zone – do I need to have my LOMR revalidated?**

  LOMC's (letter of map change) will not be reflected in the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will remain in effect until the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

- **Can I add on or remodel my home?**

  If your property is now outside the AE zone on the map, you no longer have to build to FEMA or City of Woodland's flood ordinance. You must still comply with the City's zoning and Building codes.

- **What do the different grey areas mean on the FEMA maps:**

  You will see when you open the map two shades of grey and one white area.
  The darkest grey is an AE Zone and is within the Flood Hazard Area and requires flood insurance.
  The light grey is Zone X, and is within a 200-year flood zone, but does not require flood insurance.
  The white area is Zone X and does not require flood insurance.

- **Check back for updates.** *(last update 2/10/12)*